

IN THE CLAIMS:

1. (currently amended) A method for managing customer relationships between customers, a dealer, and a lender, wherein the dealer offers products for sale to the customers and the lender is engaged in a business of providing financing, said method comprising the steps of:

providing a database of customer information, customer spending data, and customer financial data for each customer stored within the database, wherein the financial data includes at least one of income, loan and credit payment history, and loan and credit overpayments for each customer;

predicting future customer behavior for each customer stored in the database based on the customer information, customer spending data, and customer financial data;

calculating for each customer at least one of ~~an expected income from the customer for the dealer and a timing of purchase of a product from the dealer~~ a predicted sale of a product by the dealer to the customer and a predicted timing of the predicted sale of the product by the dealer to the customer based on the predicted future customer behavior;

generating a list of targeted customers based on ~~the calculated expected income and the calculated timing of purchase~~ the predicted sale and the predicted timing, wherein a targeted customer is a customer designated for receiving from the dealer a personalized offer for sale of ~~[[a]] the product~~;

constructing customer campaigns with the personalized offers for the targeted customers; and

providing financing by the lender for the dealer as part of the personalized offer to the targeted customers, wherein the lender provides financing to the targeted customers that purchase ~~[[a]] the product~~ from the dealer as a result of the customer campaigns.

2. (original) A method according to Claim 1 wherein said step of predicting future customer behavior further comprises the step of identifying hit and run customers using a hit and run model.

3. (original) A method according to Claim 2 further comprising the step of rank ordering customer accounts that have had only one occurrence of spending activity, based upon a probability of there ever being future spending activity.

4. (original) A method according to Claim 1 wherein said step of predicting future customer behavior further comprises the step of identifying dormant customers using a dormancy model.

5. (original) A method according to Claim 4 further comprising the step of rank ordering customer accounts without spending activity over a predetermined unit of time.

6. (original) A method according to Claim 1 wherein said step of predicting future customer behavior further comprises the steps of clustering groups of customers using key performance indicators.

7. (original) A method according to Claim 1 wherein said step of predicting future customer behavior further comprises the step of predicting future spending of customers in the customer information database within a specified time period.

8. (original) A method according to Claim 1 wherein said step of constructing customer campaigns further comprises the step of determining a customer targeting list based on at least one of likelihood of response, an estimated overall response rate, and profitability margin.

9. (original) A method according to Claim 1 wherein said step of constructing customer campaigns further comprises the step of identifying product purchase patterns and indicating trends using key variables.

10. (original) A method according to Claim 1 wherein said step of constructing customer campaigns further comprises the step of exposing the customer to new spending opportunities by segmenting previous spending patterns.

11. (currently amended) A system for managing customer relationships between customers, a dealer, and a lender, wherein the dealer offers products for sale to the customers and the lender is engaged in a business of providing financing, said system comprising:

at least one computer;

a server including a database of customer information, customer spending data, and customer financial data for each customer stored within the database, wherein the financial data includes at least one of income, loan and credit payment history, and loan and credit overpayments for each customer, said server configured to:

predict future customer behavior for each customer stored in the database based on the customer information, customer spending data, and customer financial data,

calculate for each customer at least one of ~~an expected income from the customer for the dealer and a timing of purchase of a product from the dealer~~ a predicted sale of a product by the dealer to the customer and a predicted timing of the predicted sale of the product by the dealer to the customer based on the predicted future customer behavior,

generate a list of targeted customers based on ~~the calculated expected income and the calculated timing of purchase~~ the predicted sale and the predicted timing, wherein a targeted customer is a customer designated for receiving from the dealer a personalized offer for sale of ~~[[a]]~~ the product,

construct customer campaigns with the personalized offers for the targeted customers, and

determine that financing is to be provided by the lender for the dealer as part of the personalized offer to the targeted customers, wherein the lender provides financing to the targeted customers that purchase ~~[[a]]~~ the product from the dealer as a result of the customer campaigns; and

a network connecting said server to said computer.

12. (original) A system according to Claim 11 wherein said server is configured to identify hit and run customers with a hit and run model.

13. (original) A system according to Claim 12 wherein said server is configured to rank order customer accounts that have had only one occurrence of spending activity, based upon a probability of there ever being future spending activity.

14. (original) A system according to Claim 11 wherein said server is configured to identify dormant customers with a dormancy model.

15. (original) A system according to Claim 14 wherein said server is configured to rank order customer accounts without spending activity over a predetermined unit of time.

16. (original) A system according to Claim 11 wherein said server configured to cluster groups of customers using key performance indicators.

17. (original) A system according to Claim 11 wherein said server configured to predict future spending of customers within a specified time period.

18. (original) A system according to Claim 11 wherein said server configured to determine a customer targeting list based on at least one of likelihood of response, an estimated overall response rate and profitability margin.

19. (original) A system according to Claim 11 wherein said server configured to identify product purchase patterns and indicate trends using key variables.

20. (original) A system according to Claim 11 wherein said server configured to present to customers new spending opportunities by segmenting previous spending patterns.

21. (original) A system according to Claim 11 wherein said server configured to gather customer information through at least one of point of sale, home shopping, E-commerce, credit card information, bank card information, world wide web and digital television.

22-30. (cancelled)

31. (currently amended) A method for managing a customer relationship between customers, a dealer, and a lender, wherein the dealer offers products for sale to the customers and the lender is engaged in a business of providing financing, said method comprising the steps of:

selecting, from an electronic interface, a record of customer information, customer spending data, and customer financial data for each customer, wherein the financial data includes at least one of income, loan and credit payment history, and loan and credit overpayments for each customer;

selecting, from the electronic interface, key performance indicators for an analysis of the customer information, customer spending data, and customer financial data;

requesting, from the electronic interface, a prediction of future customer behavior for each customer;

requesting, from the electronic interface, a calculation for each customer of at least one of ~~an expected income from the customer for the dealer and a timing of purchase of a product from the dealer~~ a predicted sale of a product by the dealer to the customer and a predicted timing of the predicted sale of the product by the dealer to the customer based on the predicted future customer behavior;

request, from the electronic interface, a list of targeted customers based on the ~~calculated income and the calculated timing of purchase~~ the predicted sale and the predicted timing, wherein the targeted customer is a customer designated for receiving from the dealer a personalized offer for sale of ~~[[a]]~~ the product;

request, from the electronic interface, a construction of customer campaigns with the personalized offers for the targeted customers; and

request, from the electronic interface, a determination of financing that is to be provided by the lender for the dealer as part of the personalized offer to the targeted customers, wherein the lender provides financing to the targeted customers that purchase ~~[[a]]~~ the product from the dealer as a result of the customer campaigns.

32. (original) A method according to Claim 31 wherein the analysis of customer information comprises the step of requesting, from the electronic interface, a group of customers clustered against the selected key performance indicators.

33. (original) A method according to Claim 32 wherein said step of requesting a prediction of future customer behavior comprises the step of requesting a rank ordering of customer accounts according to spending activity.

34. (original) A method according to Claim 31 wherein said step of requesting a prediction of future customer behavior further comprises the step of requesting a prediction of an optimal targeting list based upon at least one of a likelihood of response, an estimated overall response rate, and profitability margin.

35. (currently amended) Apparatus for managing customer relationships between customers, a dealer, and a lender, wherein the dealer offers products for sale to the customers and the lender is engaged in the business of providing financing, said apparatus comprising:

means for storing customer information, customer spending data, and customer financial data for each customer, wherein the financial data includes at least one of income, loan and credit payment history, and loan and credit overpayments for each customer;

means for predicting future customer behavior according to the customer information, customer spending data, and customer financial data;

means for calculating for each customer at least one of ~~an expected income from the customer for the dealer and a timing of purchase of a product from the dealer~~ a predicted sale of a product by the dealer to the customer and a predicted timing of the predicted sale of the product by the dealer to the customer based on the predicted future customer behavior;

means for generating a list of targeted customers based on ~~the calculated expected income and the calculated timing of purchase~~ the predicted sale and the predicted timing, wherein a targeted customer is a customer designated for receiving from the dealer a personalized offer for sale of ~~[[a]]~~ the product;

means for constructing customer campaigns to manage the customer relationship; and

means for determining that financing is to be provided by the lender for the dealer as part of the personalized offer to the targeted customer, wherein the lender provides financing to the targeted customers that purchase ~~[[a]]~~ the product from the dealer as a result of the customer campaigns.

36. (original) Apparatus according to Claim 35 wherein said means for predicting future customer behavior comprises means for examining key performance indicators.

37. (original) Apparatus according to Claim 35 wherein said means for predicting future customer behavior comprises means for clustering groups of customers using the key performance indicators.

38. (original) Apparatus according to Claim 35 wherein said means for predicting future customer behavior comprises means for identifying hit and run customers.

39. (original) Apparatus according to Claim 35 wherein said means for predicting future customer behavior comprises means for identifying dormant customers.

40. (original) Apparatus according to Claim 35 wherein said means for predicting future customer behavior comprises means for rank ordering customer accounts according to spending activity.

41. (original) Apparatus according to Claim 35 wherein said means for constructing customer campaigns comprises means for determining a customer targeting list based on at least one of likelihood of response, an estimated overall response rate, and profitability margin.

42. (original) Apparatus according to Claim 35 wherein said means for constructing customer campaigns comprises means for segmenting previous spending patterns to present new spending opportunities to customers.

43-64. (cancelled)